

CERTIFICATE OF INSURANCE

CLAIMS MADE FORM

Page: 1

CERTIFICATE #: 505807

PADI NO.: 168665

EFFECTIVE DATE: 07/10/2004

NAME AND ADDRESS OF INSURED(S):

ISHAM, MATTHEW, M 2121 KELIKOLI ST # A LIHUE, HI 96766 US		PADI The PADI Risk Purchasing Group Inc. 30151 Tomas Street Rancho Santa Margarita, CA 92688	
Type of Insurance	INSURER AND POLICY NO.	LIMITS OF LIABILITY	EXPIRATION DATE
Professional Liability	Policy Issued by Lexington Insurance Company Policy #: 1323464	Professional Liability \$1,000,000 (per claim)	06/30/2005 12:01:00 AM
Equipment Liability Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		COMBINED SINGLE LIMIT AND \$2,000,000 ANNUAL AGGREGATE	90 DAY DISCOVERY PERIOD
Retro Date: 07/10/2004, or the first day of uninterrupted coverage, whichever is earlier (refer to section VI of the policy). However, in the event of a claim which invokes a Retroactive Date prior to 07/10/2004, the Certificate Holder must submit proof of uninterrupted insurance coverage dating prior to the date that the alleged negligent act, error, or omission occurred.			
Status of Insured is Instructor as of 07/10/2004			

Additional Insured (See Additional Insured Endorsement on Reverse):

In accordance with all of the terms and conditions set forth in the Master Policy. The Master Policy may be amended by endorsement, cancelled, or non-renewed without notice to the Insured/Certificate Holder. In the event of cancellation of the Master Policy by the Company, the Company will send the notice required by the Master Policy to PADI and shall have no obligation to notify the individual Insured/Certificate Holder. In the event of cancellation by the Company of the Insured/Certificate Holder under the Master Policy, the Company will mail at least 10 days notice to the Insured/Certificate Holder in which case the premium paid by the Insured/Certificate Holder shall be returned in due course. The Insured/Certificate Holder may cancel its coverage under the Master Policy by giving written notice to the Company stating when thereafter such cancellation shall be effective; however, in such case, THERE SHALL BE NO RETURN PREMIUM.

Vicencia & Buckley Insurance Services, Inc.
Steve Vicencia CPCU
20 Centerpointe Drive, #100
La Palma, CA 90623-1078

(714) 739-3177 FAX (714) 739-3188
(800) 223-9998

EXHIBIT "C"

